

1 Hon. Marc Barreca
2 Chapter 7

3 Hearing Location: US Courthouse / Seattle, WA
4 Evidentiary Hearing Date: December 13, 2018

5 UNITED STATES BANKRUPTCY COURT
6 WESTERN DISTRICT OF WASHINGTON AT SEATTLE

7 In Re:

8 DEMETRIUS BERTRAND
9 DICKERSON, SR.,

10 Debtor.

Case No. 12-11284

MERCHANTS CREDIT CORPORATION'S
DECLARATION PURSUANT TO
FED.R.EVID. 803(6) AND 902(11) BY
SCOTT WISWALL

11 Merchants Credit Corporation ("Merchants"), by and through the signature of its
12 corporate representative, Scott Wiswall, hereby certifies that the documents attached hereto,
13 which are available for review, and are listed below:

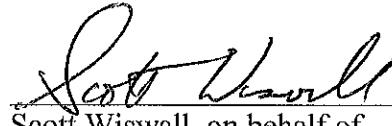
14 (A) Were made at or near the time by - or from information transmitted by - someone
15 with knowledge;

16 (B) Were kept in the course of Merchants regularly conducted activity as a lawfully
17 licensed collection agency; and

18 (C) The making or receiving of these business records was a regular practice for
19 Merchants in the course of its business.

20 I declare under the penalty of perjury under the laws of the State of Washington that the
21 foregoing is true and correct to the best of my knowledge.

22 SIGNED in Redmond, Washington this 21st day of November, 2018.

23 
24 Scott Wiswall, on behalf of
25 Merchants Credit Corporation

MERCHANTS CREDIT CORPORATION'S
DECLARATION PURSUANT TO FED.R.EVID. 803(6)
AND 902(11) BY SCOTT WISWALL - I
Dickerson - Business Records Wiswall

LEE SMART

P.S., Inc. • Pacific Northwest Law Offices

1800 One Convention Place • 701 Pike Street • Seattle • WA • 98101-3929
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INDEX

NUMBER	DATE	DESCRIPTION
1	N/A	Collection Notes
2	7-2-2007	Copy of Marriage Record for Shirely Jerine Toliver to Demetrius Bertrand obtained from Washington State Archives
3	11-6-2009	Summons and Complaint for <i>Merchants Credit Corporation vs. Shirley Dickerson Shirley AKA Bowen</i> , King County District Court, Case No. 93-17172.
4	1-7-2010	Motion, Affidavit and Order for Default Judgment
5	7-2-2010	Judgment and Order to Pay
6	12-13-2010	Judgment and Order to Pay
7	8-5-2011	Release of Writ of Garnishment
8	1-26-2012	Writ of Garnishment for Continuing Lien on Earnings
9	2-22-2012	Release of Writ of Garnishment
10	3-8-2012	Release of Writ of Garnishment
11	N/A	Cover, Index, and Photographs of Notebooks of Approved Policies and Work Instructions
12	4-18-2018	Application for Garnishment
13	4-30-2018	Transcript of Recorded Call between Shirley Dickerson and Merchants
14	5-1-2018	Transcript of Recorded Call between Shirley Dickerson and Merchants
15	5-1-2018	Internal email within Merchants regarding the status of Shirley Dickerson's debt.
16	5-3-2018	Transcript of Recorded Call between Shirley Dickerson and Merchants
17	5-8-2018	Transcript of Recorded Call between Shirley Dickerson and Merchants
18	5-10-2018	Transcript of Recorded Call between Shirley Dickerson and Merchants
19	5-18-2018	Transcript of Recorded Call between Shirley Dickerson and Merchants
20	6-8-2018	Letter from Christina Henry to Merchant's Bank advising of the Bankruptcy Discharge Violation.
21	9-1-2018	Invoice from Jim Dickmeyer to Merchant's for services rendered.
22	9-21-2018	Merchants Credit's Release of Writ of Garnishment

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CERTIFICATE OF SERVICE

I hereby certify that on the date provided at the signature below, I electronically filed the preceding document with the Clerk of the Court using the CM/ECF system, which will send notification of such filing to the following individual(s):

Christina L. Henry chenry@hdm-legal.com

James E. Dickmeyer jim@jdlaw.net

I certify under penalty of perjury under the laws of the United States of America that the foregoing is true and correct to the best of my knowledge.

DATED this 21st day of November, 2018.

LEE SMART, P.S., INC.

By: /s Marc Rosenberg
Marc Rosenberg, WSBA No. 31034
Of Attorneys for
Merchants Credit Corporation

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